

It's Your Choice

Your Health Insurance Benefits 2009



Department of Employee Trust Funds
September 2008

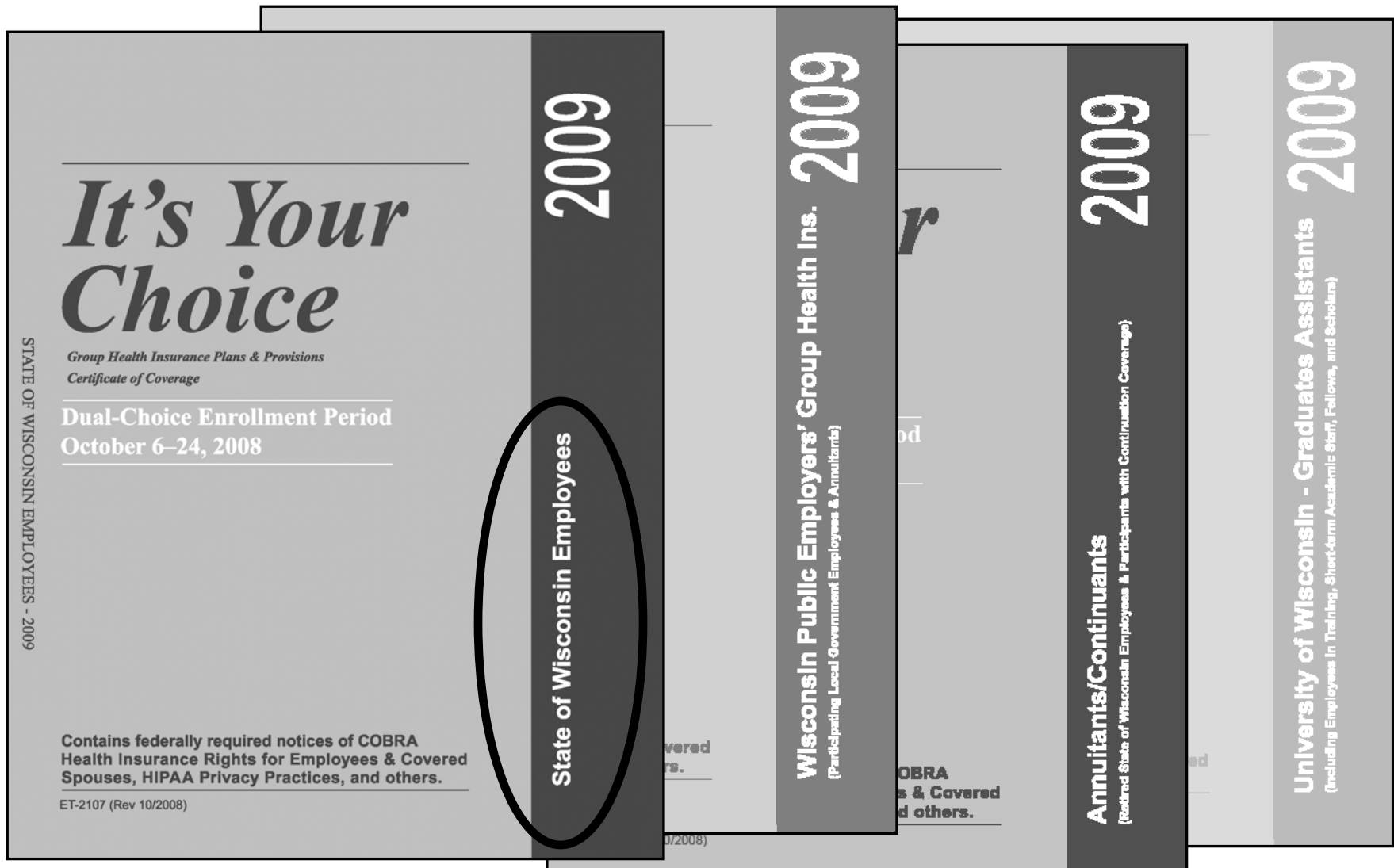


Dual-Choice Enrollment Period

October 6, 2008 - October 24, 2008

Changes Effective January 1, 2009

Which *It's Your Choice Book* Pertains to You?



Topics

- 
- A black and white photograph of a woman with dark, curly hair and glasses, smiling while reading an open book. The book is held in front of her, and the pages are visible. The background is a soft, out-of-focus grey.
- How the *It's Your Choice* book is organized
 - Choosing a plan for 2009
 - Where to get more information



It's Your Choice Organization

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Organization

Notable Plan and Program Changes

- Health Plans
 - No longer available and
 - Newly available
- Health Plan Name Changes
- Significant Provider Network Changes
- Significant Pharmacy, Health, and Dental Coverage Changes

Organization

MONTHLY STATE GROUP HEALTH INSURANCE RATES FOR CY 2009*		CONTRACT TYPE	
PLAN NAME	PLAN TIER		
		SINGLE	FAMILY
STANDARD PLAN	3	985.30	2459.40
STATE MAINTENANCE PLAN (SMP)	1	609.70	1520.00
ANTHEM BCBS NORTHEAST	1	609.50	1520.10
ANTHEM BCBS NORTHWEST	2	711.00	1775.00
ANTHEM BCBS SOUTHEAST	1	654.50	1632.60
ARISE HEALTH PLAN	1	609.70	1520.00
DEAN HEALTH PLAN	1	524.00	1300.30
GHC OF EAU CLAIRE	1	692.10	1726.60
GHC OF SOUTH CENTRAL WISCONSIN	1	521.00	1301.10
GUNDERSEN LUTHERAN HEALTH PLAN	1	633.00	1500.00
HEALTH TRADITION HEALTH PLAN	1	639.00	1595.30
HUMANA EASTERN	1	601.10	1499.10
HUMANA WESTERN	1	647.00	1614.00
MEDICAL ASSOCIATES HEALTH PLAN	1	517.00	1209.00
MERCYCARE HEALTH PLAN	1	500.50	1267.00
NETWORK HEALTH PLAN	1	505.00	1450.00
PHYSICIANS PLUS--MERITER & UW HEALTH	1	532.70	1320.10
SECURITY HEALTH PLAN	1	671.10	1674.10
UNITEDHEALTHCARE NE	1	590.00	1472.30
UNITEDHEALTHCARE SE	1	601.00	1400.00
UNITY COMMUNITY	1	613.30	1529.00
UNITY UW HEALTH	1	531.00	1325.30
WPS METRO CHOICE	1	601.00	1450.00

*These are the total monthly premium rates. See your benefits and payroll specialist and page A-2 for more information on employee contributions.

Premium
Rates
Section A

Rates Vary

Organization

Premium Rates - Section A

State of Wisconsin Employees

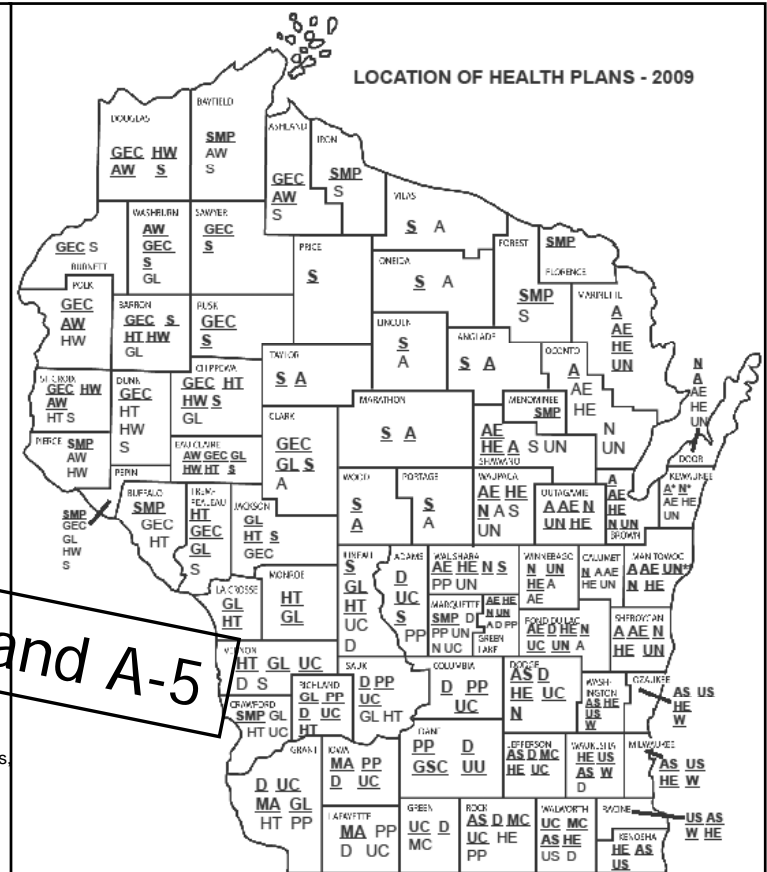
2009 Plans	Plan Code
Anthem BCBS – Northeast	AE
Anthem BCBS – Northwest	AW
Anthem BCBS – Southeast	AS
Arise Health Plan	A
Dean Health Plan	D
Group Health Cooperative of Eau Claire	GEC
Group Health Cooperative of South Central Wisconsin	GSC
Gundersen Lutheran Health Plan	GL
Health Tradition Health Plan	HT
Humana Eastern	HE
Humana Western	HW
Medical Associates Health Plan	MA
MercyCare Health Plan	MC
Network Health Plan	N
Physicians Plus – Meriter & UW Region	PP
Security Health Plan	S
State Maintenance Plan (WPS Health Insurance)	SMP
Standard Plan (WPS Health Insurance)	None
UnitedHealthcare of Northeast	UN
UnitedHealthcare of Southeast	US
Unity Community	UC
Unity UW Health	UU
WPS Metro Choice (formerly WPS Patient Choice)	W

HOW TO USE THIS MAP

- See the Plan Codes above to determine which plans are in your county.
- If the plan code is underlined and in **bold** type in a county, it means that the plan is “qualified”. To be qualified, a plan must meet minimum provider availability requirements (based on primary care providers, hospital, chiropractor, and dentist if dental is offered by the plan).
- If a Plan Code appears in a county but is not underlined and in bold type, it means that the plan has at least one primary care provider in that county but is not a qualified plan. You may select that plan but make sure that it has sufficient providers in your area to meet your needs.
- You may enroll in any plan regardless of where you live, but if you enroll in an HMO, you must receive care from that plan's providers.
- SMP is available in counties where there is no qualified tier 1 plan. There may also be non-qualified plans available in those counties.
- Contact the health plan directly if you have questions about the number or location of providers. The plans' telephone numbers are shown on the inside back cover.

THE STANDARD PLAN IS AVAILABLE ANYWHERE. As such, it does not appear on the map.

LOCATION OF HEALTH PLANS - 2009



* Qualified in a county with no hospital.
 ** Hospital 4 miles from major city.

A number of plans have changed their service areas for 2009; some have made significant changes. As a result, you may need to change plans for 2009.

*Qualified plans in each county are underlined and show in **bold** type. *Non-qualified” plans are not underlined or bolded. Non-qualified plans have limited provider availability in the indicated county.

Plan designation is based upon the tiering of plans approved by the Group Insurance Board.

Organization

Common Questions and Answers Section C

- Who is eligible for coverage
- How and when to enroll or make changes
- Tips on selecting a health plan

It's Your Choice



Organization

Uniform Benefits Section D



Table of Contents

- Schedule of Benefits
- Definitions
- Benefits and Services
- Exclusions and Limitations
- Coordination of Benefits and Services
- Miscellaneous Provisions

Organization

Health Plan Report Cards - Section E

Health Plan Rating Summary				
<p>★★★ Score for health plan on the scale from 0-10 is better than the average score for all health plans.</p> <p>★★ Score for health plan on the scale from 0-10 is average (neither higher nor lower than the average score for all health plans.)</p> <p>★ Score for health plan on the scale from 0-10 is below the average score for all health plans.</p>				
<ul style="list-style-type: none"> • Rating of Health Plan • Recommend Health Plan to Family and Friends 				
<p><i>*Rating repeated from page E-14 for convenience of side-by-side comparison.</i> <i>WPS Metro Choice was formerly known as WPS Patient Choice.</i></p>				
Overall Health Plan Rating				
Health Plan	Total Sample*	Among those with 3 or more medical visits in last 12 months*	% Who rated health plan 7 or above	% Definitely/ Probably would recommend health plan to family and friends
Average—All Health Plans	8.06	8.13	86	91
Anthem BCBS Northwest	★	★	68	73
Anthem BCBS Southeast	★★	★★	76	89
Arise Health Plan	★★★	★★★	93	94
Dean Health Plan	★★★	★★★	92	97
GHC Eau Claire	★★★	★★★	93	96
GHC-SCW	★★★	★★★	89	96
Gundersen Lutheran	★★★	★★★	93	96
Medallion	★★★	★★★	98	98
St. Joseph	★★★	★★★	90	90

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Organization

Plan Descriptions - Section G

- What's New
- Primary Care Physician Selection
- Referrals and Prior Authorization
- Out-of-Network Care
- Mental/Behavioral Health Care
- Dental Benefits (if provided)
- Summary of Providers



Choosing Your Plan for 2009

It's Your Choice

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Choosing Your Plan

Notable Plan and Program Changes (Page ii)

- Is your current plan still available?
- Are there new plans available in your area?
- Are there significant changes to your provider network?
- Are there changes to your benefits?

Choosing Your Plan

Notable Plan and Program Changes (Page ii)

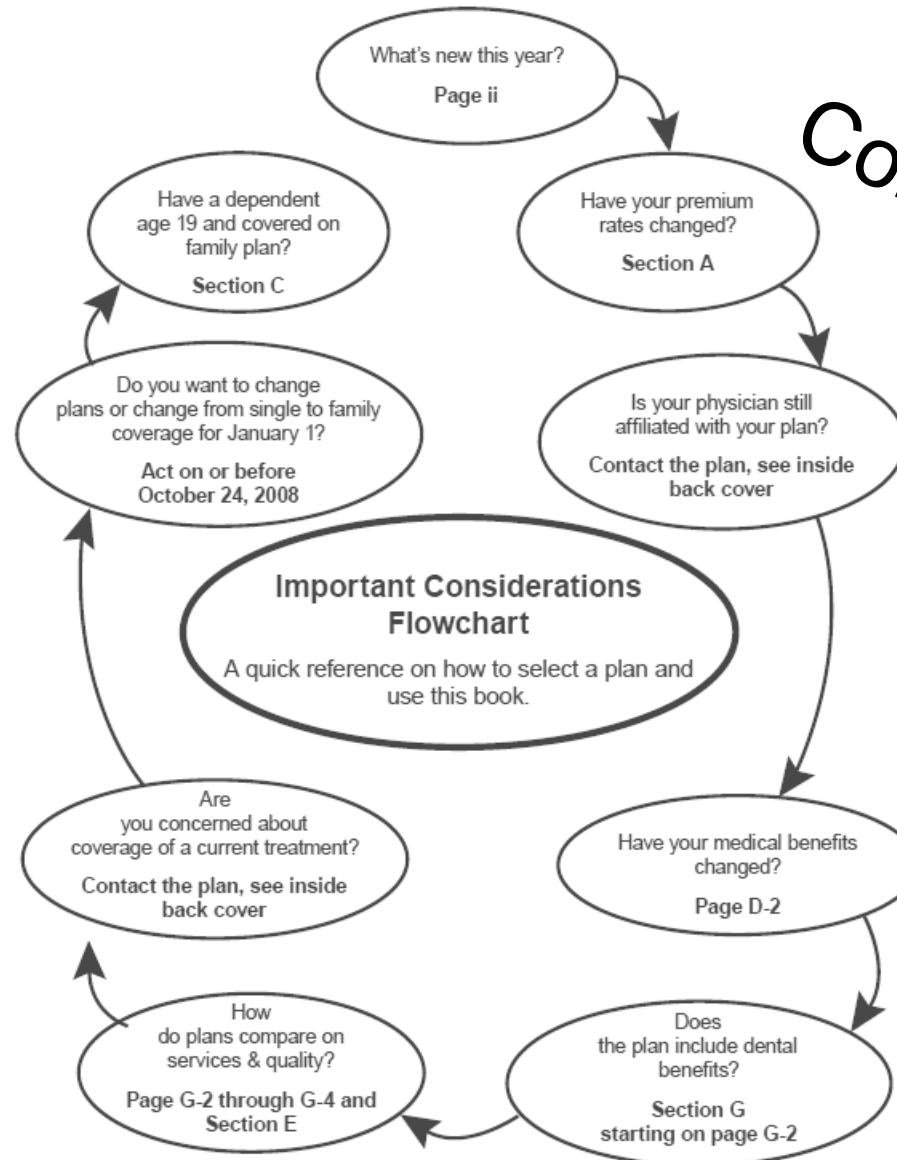
- SMP no longer available in *Burnett* County
- SMP now available in:
 - *Crawford and Pierce Counties (WI)*
- Gundersen Lutheran expanded network
 - *Chippewa, Eau Claire, and Pepin Counties*
- Health Tradition expanded network
 - *Chippewa, Eau Claire, and St. Croix Counties*

Choosing Your Plan

Notable Plan and Program Changes (Page ii)

- WPS Patient Choice Plans 1 & 2:
Now called *WPS Metro Choice*
 - Anthem now available in *Northeastern WI*
 - Anthem *Northwest*: reduced service area
- Prescription Drugs Out of Pocket Maximum
\$385/individual \$770/family

Choosing Your Plan



Important Considerations!
Pages iv & v

Choosing Your Plan

Premium Rates & Tiering Section A

- Tier 1
 - Highest quality and efficiency
 - Lowest premium cost for member
- Tier 2
 - Scores lower in quality and/or efficiency than Tier 1 plans
 - Higher premium cost for member
- Tier 3
 - Lowest efficiency
 - Highest premium cost for member

Choosing Your Plan

Common Questions and Answers

Section C

See the *Table of Contents*

Pages C-2 through C-4

SINGLE/FAMILY ELIGIBILITY

SINGLE VS. FAMILY COVERAGE

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DEPENDENT CHILDREN

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Sample

Choosing Your Plan

Personal Needs

➤ Uniform Benefits

(Section D)

- All health plans are required to cover the same benefits package
(Administration of benefits may vary)
(Dental benefits may vary)
 - Exception -- Standard Plan



Choosing Your Plan

Personal Needs

Dental Benefits

2009 Health Plan Features Comparison											
This comparison provides a brief summary of the different features for each health plan available January 1, 2009.											
	Anthem Northeast	Anthem Northwest	Anthem Southeast	Arise Health Plan	Dean Health Plan	GHC Eau Claire	GHC- SCW	Gundersen Lutheran	Health Tradition	Humana Eastern	Humana Western
Tier for 2009	1	2	1	1	1	1	1	1	1	1	1
Demographic Information* (Refer to Question 26 in Section C for more information on the Type of Plan)											
Type of Plan	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Total # of Primary Care Physicians	285	1140	2693	505	624	543	68	512	342	4370	382
Total # of Urgent Care Facilities	3	12	26	26	33	20	3	13	18	55	0
Total # of Hospitals	14	23	36	17	26	39	4	20	21	69	17
Quality Scores [1 Star is Lowest & 4 Stars are Highest] (Refer to Report Card in Section E for more information)											
Overall Quality Score	N/A	★	★	★★★	★★★	★★★	★★★★	★★★	★★★	★	★
Wellness & Prevention Score	N/A	★	★	★★	★★	★★★	★★★★	★★★★	★★	★★	★★
Behavioral Health Score	N/A	★	★	★★★	★★★	★★	★★★	★★	★	★★	★★
Disease Management Score	★	★	★	★★★	★★★	★★★★	★★★	★★★	★★★	★	★
Consumer Experiences	N/A	★	★	★★★	★★★	★★★	★★★	★★★	★★★★	★	★
% That Would Recommend Plan to Family & Friends	N/A	73%	89%	94%	97%	96%	96%	96%	98%	90%	49%
Wellness/Chronic Disease Programs Available* (Refer to plan description pages in Section G for more information)											
Health Risk Assessments	Yes-□	Yes-□	Yes-□	None	Yes-All	Yes-□	Yes-□,P	None	Yes-□	Yes-All	Yes-All
24-Hour Nurseline	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Tobacco Cessation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Electronic Diabetes Registry	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dental Benefits* (Refer to plan description pages in Section G for more information)											
Preventive Services Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Restorative Services Deductible	\$0	\$0	\$0	\$25/Indiv	\$0	N/A	\$0	\$0	\$0	\$25/Indiv	\$25/Indiv
Orthodontic Benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	Yes	Yes
Annual Benefit Maximum / Member	None	None	None	\$1,000	\$2,000	None	None	\$500	\$500	None	None
Total # of Dentist in Network	103	72	185	930	Open	67	24	Open	Open	Open	Open


Choosing Your Plan

Standard Plan


BENEFIT	UNIFORM BENEFITS	STANDARD PLAN	
		Preferred Provider	Non-Preferred Provider
Annual Deductible ¹ (ded)	No deductible	\$100 individual / \$200 family	\$500 individual / \$1,000 family
Annual Co-insurance ² (coins)	As described below	None	80% / 20% Annual OOP maximum (includes deductible): \$2,000 individual / \$4,000 family
Lifetime Maximum	\$2 Million	\$2 Million	\$2 Million
Hospital Days	As medically necessary, plan providers only. No day limit	365 per admission	365 per admission
Emergency Room	\$60 copay per visit	100%, no copay	100%, no copay
Ambulance Service	100%	100%	100%
Transplants (May cover these and others listed)	Lifetime benefit of \$1,000,000 <i>Bone marrow, parathyroid, musculoskeletal, corneal, kidney, heart, liver, kidney/pancreas, heart/lung, and lung</i>	100% <i>Bone marrow, parathyroid, musculoskeletal, corneal, and kidney</i>	80% <i>Bone marrow, parathyroid, musculoskeletal, corneal, and kidney</i>
Mental Health ³	Inpatient 30 days Outpatient 100% Transitional 100%	Inpatient 120 days Outpatient 90% Transitional 90%	Inpatient 120 days Outpatient 90% Transitional 90%
Alcohol, & Drug Abuse ³	Inpatient 100% to \$6,300 Outpatient 100% to \$1,800 Transitional 100% to \$2,700	Inpatient 90% to \$6,300 Outpatient 90% to \$1,800 Transitional 90% to \$2,700	Inpatient 90% to \$6,300 Outpatient 90% to \$1,800 Transitional 90% to \$2,700

Choosing Your Plan

Plan Descriptions - Section G



Blue Preferred Northeast Network
PO Box 34210
Louisville, KY 40232-4210
Phone: 1-800-490-6201
www.anthem.com
*During the Dual Choice Enrollment period,
please call 1-800-490-6201*



Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies. Complete Health Services Insurance Corporation ("CHSIC") underwrites or administers the HMO policies, and Complete and BCBSWI collectively underwrite or administer the PPO policies. Independent members of the Blue Cross and Blue Shield Association. BANTHOM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

What's new for 2009?	Anthem is excited to offer Anthem 360° Health , which includes online tools, resources and guidance to help you reach your own personal healthy best. From Web-based resources to personalized interactions with a registered nurse, Anthem 360° Health can help you become more engaged in your health and empower you to make the health care decisions that are right for you. It's all part of your Blue Preferred plan.
Do I need to select a Primary Care Physician (PCP)?	No. Members are not required to select a primary care physician (or PCP) and Anthem will not auto-assign one.
When do I need a referral?	You do not need a referral from your primary care physician (PCP) to see any of the in-network specialists who are part of the Northeast Network. You need a written referral from your PCP and authorization from Anthem to obtain services from a specialist who is not participating in the Northeast Network. Anthem will provide a written response to the referral request to you and your PCP.
When do I need to get a prior authorization?	Certain health care procedures require pre-authorization as initiated by your PCP or specialist. Pre-certification is required for non-emergency hospital stays. Contact Anthem for more information about procedures that require pre-certification by calling the number on the back of your ID card. Anthem will provide a written response to you and your provider.
How do I get care when I am outside the service area?	Emergency Care: You should go to the nearest health care facility for treatment, and contact your primary care physician (PCP) and Anthem within 24 hours or as soon as reasonably possible. Urgent Care: You should call your primary care physician (PCP) for advice about appropriate treatment. All Other Care: You must receive prior authorization from Anthem for all other care outside the Blue Preferred Northeast Network. Please call the pre-certification number on the back of your ID card.
How do I get mental/ behavioral health care?	You do not need a referral to see a Northeast Network mental health provider. Pre-certification is only required for inpatient hospital stays. To find a behavioral health provider, go to our online provider directory at www.anthem.com . Under "Provider Type" select Behavioral Health. Please refer to the "What providers can I use?" section on the next page for detailed instructions on how to search for an Anthem provider online.
What are the dental benefits?	Deductible: None Preventive Services: Once every 6 months. 100% coverage for comprehensive and periodic exams. Other Services: Diagnostic x-rays and preventative cleanings (as dentally necessary) with no more than one of each in a six month period; and fluoride treatments for children to age 12. Orthodontics: Orthodontia is not covered; however, where available, child and adult members receive a 20% discount off participating orthodontists' usual fees, to a maximum discount of \$1,250 per person. Annual Benefit Maximum: No lifetime maximum except for orthodontics.

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	<p>Dental Network: Please refer to the Dental Directory listing for a participating dental provider. All family members must utilize the same dental clinic. Members must select a dental clinic or one will be auto-assigned. Dental Directories will be provided during the Dual Choice Health Fairs or can be requested by calling Anthem Customer Service.</p> <p>Dental ID Cards: Show your Anthem medical ID card for dental services.</p>
What providers can I use?	<p>Below is a <u>partial</u> summary of the major hospitals and clinics in our network that you can use in 2009. For a complete listing:</p> <ul style="list-style-type: none"> Go to www.anthem.com <ul style="list-style-type: none"> Click on "Find a Doctor". Under "State/Directory Selection" select Wisconsin and click "Next". Under the "Plan Information" pull-down menu, select Blue Preferred HMO Northeast - State of Wisconsin. Select the Provider Type and Specialty, and then click "Next". Search for providers near a location or download the entire provider directory. Or call Anthem Customer Service to receive a printed directory.

County	Hospital(s)	Major Clinic(s)
Brown	Aurora Baycare Medical Bellin Memorial Hospital St. Mary's Hospital Medical Center St. Vincent Hospital	Aurora Health Center Baycare Clinic Bellin Health Prevea Clinic
Calumet		Aurora Health Center
Door	Door County Memorial Hospital	Aurora Health Center Baycare Clinic North Shore Medical Clinic
Fond du Lac	Ripon Medical Center St. Agnes Hospital	Aurora Health Center Fond du Lac Regional Clinic
Green Lake	Berlin Memorial Hospital	Aurora Health Center CHN Medical Center
Kewaunee		Baycare Clinic
Manitowoc	Aurora Medical Center Manitowoc Holy Family Memorial Medical Center	Aurora Health Center Baycare Clinic
Marinette	Bay Area Medical Center	Aurora Health Center Bay Area Medical Center Baycare Clinic Northreach Healthcare
Oconto	Bond Health Center Inc. Community Memorial Hospital	Aurora Health Center Baycare Clinic CMH Primary Care Clinic
Outagamie	Appleton Medical Center	Aurora Health Center Baycare Clinic Thedacare Physicians
Shawano	Shawano Medical Center	Aurora Health Center Thedacare Physicians
Sheboygan	Aurora Sheboygan Memorial Medical Ctr. St. Nicholas Hospital	Aurora Health Center
Waupaca	New London Family Medical Center Riverside Medical Center	Thedacare Physicians
Waushara	Wild Rose Community Memorial Hospital	Aurora Health Center CHN Medical Center
Winnebago	Aurora Medical Center-Oshkosh Children's Hospital of Wisconsin Fox Valley Theda Clark Regional Medical Center	Aurora Health Center Baycare Clinic Thedacare Physicians

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Choosing Your Plan

Compare Plan Performance

2009 Health Plan Quality Comparison

HEALTH PLAN	Overall Quality Score	Wellness and Prevention Score	Behavioral Health Score	Disease Management Score	Consumer Satisfaction and Experiences Score
Anthem BCBS Northwest	★	★	★	★	★
Anthem BCBS Southeast	★	★	★	★	★
Arise Health Plan	★★★	★★	★★★	★★★	★★★
Dean Health Plan	★★★	★★	★★★	★★★	★★★
GHC Eau Claire	★★★	★★★★	★★	★★★★	★★★
GHC-SCW	★★★★	★★★★	★★★	★★★	★★★
Gundersen Lutheran	★★★	★★★★	★★	★★★	★★★
Health Tradition	★★★	★★	★	★★★	★★★★
Humana Eastern	★	★★	★★	★	★
Humana Western	★	★★	★★	★	★
Medical Associates	★★★	★★★	★	★★★★	★★★★
MercyCare Health Plan	★★	★★	★★	★★	★★
Network Health Plan	★★★★	★★★	★★★	★★★★	★★★
Physicians Plus	★★	★★★	★★★★	★★	★★★
Security Health Plan	★★★	★★★	★★★★	★★★★	★★★
UnitedHealthcare NE	★	★★	★★	★	★
UnitedHealthcare SE	★★	★★	★★	★	★★
Unity Community	★★★	★★★★	★★★	★★★	★★★
Unity UW Health	★★★	★★★★	★★★★	★★★	★★★

★★★★ Score is one standard deviation or more above the mean
 ★★★ Score is above the mean by less than one standard deviation
 ★★ Score is below the mean by less than one standard deviation
 ★ Score is one standard deviation or more below the mean

Section E

Choosing Your Plan

Health Plan Features Comparison

2009 Health Plan Features Comparison											
This comparison provides a brief summary of the different features for each health plan available January 1, 2009.											
	Anthem Northeast	Anthem Northwest	Anthem Southeast	Arise Health Plan	Dean Health Plan	GHC Eau Claire	GHC- SCW	Gundersen Lutheran	Health Tradition	Humana Eastern	Humana Western
Tier for 2009	1	2	1	1	1	1	1	1	1	1	1
Demographic Information* (Refer to Question 26 in Section C for more information on the Type of Plan)											
Type of Plan	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Total # of Primary Care Physicians	285	1140	2693	505	624	543	68	512	342	4370	382
Total # of Urgent Care Facilities	3	12	26	26	33	20	3	13	18	55	0
Total # of Hospitals	14	23	36	17	26	39	4	20	21	69	17
Quality Scores [1 Star is Lowest & 4 Stars are Highest] (Refer to Report Card in Section E for more information)											
Overall Quality Score	N/A	★	★	★★★	★★★	★★★	★★★★	★★★	★★★	★	★
Wellness & Prevention Score	N/A	★	★	★★	★★	★★★	★★★★	★★★★	★★	★★	★★
Behavioral Health Score	N/A	★	★	★★★	★★★	★★	★★★	★★	★	★★	★★
Disease Management Score	★	★	★	★★★	★★★	★★★★	★★★	★★★	★★★	★	★
Consumer Experiences	N/A	★	★	★★★	★★★	★★★	★★★	★★★	★★★★	★	★
% That Would Recommend Plan to Family & Friends	N/A	73%	89%	94%	97%	96%	96%	96%	98%	90%	49%
Wellness/Chronic Disease Programs Available* (Refer to plan description pages in Section G for more information)											
Health Risk Assessments	Yes-0	Yes-0	Yes-0	None	Yes-All	Yes-0	Yes-0,P	None	Yes-0	Yes-All	Yes-All
24-Hour Nurseline	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Tobacco Cessation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Electronic Diabetes Registry	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dental Benefits* (Refer to plan description pages in Section G for more information)											
Preventive Services Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Restorative Services Deductible	\$0	\$0	\$0	\$25/Indiv	\$0	N/A	\$0	\$0	\$0	\$25/Indiv	\$25/Indiv
Orthodontic Benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	Yes	Yes
Annual Benefit Maximum / Member	None	None	None	\$1,000	\$2,000	None	None	\$500	\$500	None	None
Total # of Dentist in Network	103	72	185	930	Open	67	24	Open	Open	Open	Open

Dual-Choice Enrollment Period

October 6, 2008 - October 24, 2008

Changes Effective January 1, 2009

- No Change: Do Nothing
- Change: Submit application to employer
(Retirees: submit application to ETF)

*****Applications Due by 10/24/2008*****



More Information

It's Your Choice

Where to Find More Information

- Call Your Health Plan
- Ask Your Employer
- Attend a Health Fair
- Visit the ETF Web site
- Call ETF Customer Service:
1-877-533-5020
- Medicare Eligibility:
www.Medicare.gov or 1-800-633-4227

Now You Know . . .

- How the *It's Your Choice* book is organized
- How to choose a plan for 2009
- Where to get more information



The End

It's Your Choice

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